

<b>Information to identify the case:</b>			
Debtor 1	<b>Burke Tice</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Mishelle Tice</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>District of Utah</b>		
Case number:	<b>15-29132 JTM</b>	Chapter 13	Petition date: 9/29/15

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Burke Tice

Mishelle Tice

1/8/19

**By the court:** Joel T. Marker  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of UtahIn re:  
Burke Tice  
Mishelle Tice  
DebtorsCase No. 15-29132-JTM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: am  
Form ID: 3180WPage 1 of 3  
Total Noticed: 59

Date Rcvd: Jan 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2019.

db/jdb  
9993126 +Burke Tice, Mishelle Tice, 1510 W 500 S, Syracuse, UT 84075-8129  
9993137 +CCO UTah, P.O. Box 970028, Orem, UT 84097-0028  
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, P.O. Box 78011, Phoenix, AZ 85062)  
9993125 +Cawley & Bergmann LP, 117 Kinderkamack Road Suite 201, River Edge, NJ 07661-1916  
9993127 +CenturyLink, West Asset Mngmnt Inc, P.O. Box 790113, Saint Louis, MO 63179-0113  
10040763 +CheckCity.com, PO Box 970028, Orem, UT 84097-0028  
9993128 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
Saint Louis, MO 63179-0040  
9993132 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St., Stop Code 3290,  
Omaha, NE 68197-0002  
9993135 Gatestone, 1000 N West St. Suite 1200, Clearfield, UT 84015  
9993136 +Gurstel Chargo, 6681 Country Club Drive, Minneapolis, MN 55427-4601  
9993142 +Loanme Inc, 1 City Blvd W Ste 900, Orange, CA 92868-3654  
9993144 #+Monarch Recovery Management, P.O. Box 21089, Philadelphia, PA 19114-0589  
9993146 +Mountain West, P.O. Box 660827, Dallas, TX 75266-0827  
9993147 NCO - Marlin, P.O. Box 8529, Philadelphia, PA 19101  
9993148 Northland Group, PO BOX 390846, Minneapolis, MN 55439-0846  
9993151 +Rocky Mountain Power, 1033 NE 6th Ave, Portland, OR 97232-2017  
9993155 +USA Cash Services, 333 2nd ST, Ogden, UT 84404-7406  
10019844 +USA Cash Services, PO Box 150744, Ogden, Utah 84415-0744  
9993156 +Utah Orthopaedics, P.O. Box 14, Lewiston, UT 84320-0014  
10023280 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9993119 +EDI: ARSN.COM Jan 09 2019 07:28:00 ARS, P.O. Box 469046, Escondido, CA 92046-9046  
9993116 +EDI: AFNIRECOVERY.COM Jan 09 2019 07:28:00 Afni, Attention: Bankruptcy,  
1310 Martin Luther King Dr, Bloomington, IL 61701-1465  
9993118 +E-mail/Text: e-bankruptcy@americafirst.com Jan 09 2019 02:27:54 America First Cr Un,  
Attn Bankruptcy, Po Box 9199, Ogden, UT 84409-0199  
10061070 EDI: AIS.COM Jan 09 2019 07:28:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
9993120 +E-mail/Text: bk@avant.com Jan 09 2019 02:27:55 Avant Inc, 640 N Lasalle St,  
Chicago, IL 60654-3731  
9993121 EDI: BANKAMER.COM Jan 09 2019 07:28:00 Bank of America, P.O. Box 982236,  
El Paso, TX 79998  
9993122 +E-mail/Text: banko@bonnncoll.com Jan 09 2019 02:27:56 Bonneville Billing, Po Box 150621,  
Attn: Janessa, Ogden, UT 84415-0621  
10116728 +E-mail/Text: bncmail@w-legal.com Jan 09 2019 02:27:48 CERASTES, LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
9993123 +E-mail/Text: bankruptcy@cavps.com Jan 09 2019 02:27:50 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321  
9993124 +EDI: CAPITALONE.COM Jan 09 2019 07:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
10053125 EDI: CAPITALONE.COM Jan 09 2019 07:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
10067534 EDI: BL-BECKET.COM Jan 09 2019 07:28:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
10050699 +E-mail/Text: opsq\_a\_usbankruptcy@cashnetusa.com Jan 09 2019 02:27:35 CashNetUSA,  
175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863  
10001651 +E-mail/Text: bankruptcy@cavps.com Jan 09 2019 02:27:51 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
9993129 +EDI: CONVERGENT.COM Jan 09 2019 07:28:00 Convergent, 800 SW 39th St, P.O. Box 9004,  
Renton, WA 98057-9004  
9993130 +EDI: ESSL.COM Jan 09 2019 07:28:00 Dish, P.O. Box 94063, Palatine, IL 60094-4063  
9993131 +E-mail/Text: bknotice@ercbpo.com Jan 09 2019 02:27:46 Enhanced Recovery Corp,  
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
9993133 +EDI: FSAE.COM Jan 09 2019 07:28:00 First Source Advantage, 205 Bryant Woods South,  
Buffalo, NY 14228-3609  
9993139 EDI: IRS.COM Jan 09 2019 07:28:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346  
9993140 +EDI: CBSKOHLS.COM Jan 09 2019 07:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
9993141 +E-mail/Text: bankruptcy@affglo.com Jan 09 2019 02:27:44 Leading Edget Recovery Solutions,  
PO box 129, Linden, MI 48451-0129  
10202097 +E-mail/Text: bncmail@w-legal.com Jan 09 2019 02:27:48 LoanMe Recievables,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
10067730 +EDI: MID8.COM Jan 09 2019 07:28:00 Midland Credit Management, Inc. as agent for,  
MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
9993143 +EDI: MID8.COM Jan 09 2019 07:28:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
9993145 +E-mail/Text: m4u@mny4you.com Jan 09 2019 02:28:08 Money 4 You, 739 Washington Blvd,  
Ogden, UT 84404-4953

District/off: 1088-2

User: am  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 59

Date Rcvd: Jan 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

10017158 +E-mail/Text: m4u@my4you.com Jan 09 2019 02:28:08 Money 4 You/Mr Money,  
1858 W 5150 S #503, Roy, Utah 84067-3063  
9993149 +E-mail/Text: kaylee.gallegos@ogdenclinic.com Jan 09 2019 02:28:03 Ogden Clinic,  
4650 Harrison Blvd., Ogden, UT 84403-4303  
9993150 +EDI: PFAL Jan 09 2019 07:28:00 Provident Funding Asso, Po Box 5914,  
Santa Rosa, CA 95402-5914  
10079491 +E-mail/Text: bankruptcynotifications@pacificcorp.com Jan 09 2019 02:28:05  
Rocky Mountain Power, PO Box 25308, Salt Lake City, UT 84125-0308  
10050712 +EDI: SECFIN.COM Jan 09 2019 07:28:00 SFC Central Bankruptcy, PO Box 1893,  
Spartanburg, SC 29304-1893  
9993152 +EDI: SECFIN.COM Jan 09 2019 07:28:00 Security Fin, Sfc Centralized Bankruptcy,  
Po Box 1893, Spartanburg, SC 29304-1893  
9993153 +EDI: RMSC.COM Jan 09 2019 07:28:00 Synch/synch Bank Luxury, C/o Po Box 965036,  
Orlando, FL 32896-0001  
9997185 EDI: RMSC.COM Jan 09 2019 07:28:00 Synchrony Bank,  
Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
10116731 +E-mail/Text: bncmail@w-legal.com Jan 09 2019 02:27:48 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
9993154 +EDI: WTRNBANK.COM Jan 09 2019 07:28:00 Target Credit Card (TC),  
C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475  
9993157 EDI: UTAHTAXCOMM.COM Jan 09 2019 07:28:00 Utah State Tax Commission,  
Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340  
9993158 +EDI: VERIZONCOMB.COM Jan 09 2019 07:28:00 Verizon, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225  
9993159 +EDI: VERIZONCOMB.COM Jan 09 2019 07:28:00 Verizon, PO Box 3397,  
Bloomington, IL 61702-3397  
9993160 +E-mail/Text: vci.bkcy@vwcredit.com Jan 09 2019 02:27:48 Volkswagon Credit Inc,  
National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640  
TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9993134 Frontline Asset Strategies LLC, 1935 West County Road B2 Stue 425, RETURNED MAIL--99999  
9993138 Horizon Utah Fcu/cua  
cr\* +Cerastes, LLC, C/O Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,  
Seattle, WA 98121-3132  
cr\* +TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 Western Ave Suite 400,  
Seattle, WA 98121-3132  
cr\* Utah State Tax Commission, Attn Bankruptcy Unit, 210 North 1950 West,  
Salt Lake City, UT 84134-9000  
9993117 ##Alliance One, PO Box 2449, Gig Harbor, WA 98335-4449

TOTALS: 2, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2019

Signature: /s/Joseph Speetjens

District/off: 1088-2

User: am  
Form ID: 3180W

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Total Noticed: 59

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2019 at the address(es) listed below:

Aaron M. Waite on behalf of Creditor Cerastes, LLC aaronw@w-legal.com, JodyR@w-legal.com  
Aaron M. Waite on behalf of Creditor TD BANK USA, N.A. aaronw@w-legal.com, JodyR@w-legal.com  
E. Kent Winward on behalf of Debtor Burke Tice utahbankruptcyfirm@gmail.com,  
winlawecf@gmail.com;bcsummarymails@gmail.com;thebankruptcyfirm@yahoo.com;r39103@notify.bestcase.c  
om  
E. Kent Winward on behalf of Joint Debtor Mishelle Tice utahbankruptcyfirm@gmail.com,  
winlawecf@gmail.com;bcsummarymails@gmail.com;thebankruptcyfirm@yahoo.com;r39103@notify.bestcase.c  
om  
Gale K. Francis on behalf of Creditor Utah State Tax Commission gfrancis@agutah.gov  
L. Mark Ferre on behalf of Creditor VW Credit Inc. mferre@mstar.net, mferre1974@gmail.com  
Lon Jenkins tr ecfmail@ch13ut.org, lneebing@ch13ut.org  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 8